



Department of Management & Budget
Office of Retirement Services
www.michigan.gov/ors (800) 381-5111
P.O. Box 30171
Lansing MI 48909-7671

Insurance Enrollment/Change Request

For Public School Retirees

MEMBER'S NAME (LAST, FIRST, M.I.)	MEMBER ID OR SSN	DAYTIME TELEPHONE ()
MAILING ADDRESS	OFFICE USE ONLY	
CITY, STATE, ZIP CODE	H / / DV / /	MAPD / / MA / /

Use this form to enroll in one or more of the retirement system insurance plans, change from one health plan to another, or add, delete, or change a name for anyone on your existing insurance coverage. Also use this form to notify the Office of Retirement Services (ORS) if you or any of your covered dependents become eligible for Medicare or other health, dental, vision or prescription group insurance coverage.

Section I: Current Insurance Coverage

Insurance Plans and Coverage Available

If you wish to **enroll** in plan coverage or **change** your insurance plan enrollment, check the "enroll" box for the plan you are selecting and indicate who you wish to have covered under that plan. If you wish to **cancel** insurance coverage, see *Canceling Insurance Coverage* below.

Please indicate the *earliest* effective date for your insurances to begin. There is a six-month waiting period unless you have a qualifying event so your actual effective date may differ from your desired date. ORS will determine your actual insurance effective date based on your qualifications. (See the instructions.)

<input type="checkbox"/> Enroll in BCBSM	Effective Date /01/	(Check all that apply.) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Parent
<input type="checkbox"/> Enroll in HMO	/01/	Please obtain and enclose completed HMO application.
<input type="checkbox"/> Enroll in Dental/Vision	/01/	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child(ren) <input type="checkbox"/> Parent

Canceling Insurance Coverage

If you wish to **cancel** insurance coverage, complete the information below for those individuals you are removing. If you are making no other changes to your coverage, go to Section IV, sign the form and return it to ORS.

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #
QUALIFYING EVENT: <input type="checkbox"/> DEATH <input type="checkbox"/> DIVORCE <input type="checkbox"/> OTHER: _____	DATE OF EVENT:
TYPE OF COVERAGE BEING CANCELED: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> VISION	RELATIONSHIP:

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #
QUALIFYING EVENT: <input type="checkbox"/> DEATH <input type="checkbox"/> DIVORCE <input type="checkbox"/> OTHER: _____	DATE OF EVENT:
TYPE OF COVERAGE BEING CANCELED: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> VISION	RELATIONSHIP:

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #
QUALIFYING EVENT: <input type="checkbox"/> DEATH <input type="checkbox"/> DIVORCE <input type="checkbox"/> OTHER: _____	DATE OF EVENT:
TYPE OF COVERAGE BEING CANCELED: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> VISION	RELATIONSHIP:

Name: _____

SSN or Member ID: _____

Insurance Enrollment/Change Request for Public School Retirees (continued)

Section II: Self and Dependent Coverage Data

Complete the following information about yourself and dependents you wish to enroll. You will need to provide proofs for dependents. See the instructions for details on eligible dependents and required proofs.

If you or any of your dependents will be covered under another insurance plan, including Medicare, as of the effective date of this coverage, you must indicate that additional coverage below. Indicate below the Medicare effective date from the card, if applicable, and include a copy of the Medicare card.

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #	DATE OF BIRTH	SEX <input type="checkbox"/> M <input type="checkbox"/> F
QUALIFYING EVENT: <input type="checkbox"/> ADOPTION <input type="checkbox"/> BIRTH <input type="checkbox"/> MARRIAGE <input type="checkbox"/> OTHER	DATE OF EVENT:	RELATIONSHIP:	
NAME OF OTHER INSURANCE COVERAGE (INCLUDING MEDICARE)	POLICY #	MEDICARE, EFFECTIVE DATES PART A PART B	
POLICY HOLDER'S NAME:	TYPE OF COVERAGE: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> DRUG <input type="checkbox"/> VISION		

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #	DATE OF BIRTH	SEX <input type="checkbox"/> M <input type="checkbox"/> F
QUALIFYING EVENT: <input type="checkbox"/> ADOPTION <input type="checkbox"/> BIRTH <input type="checkbox"/> MARRIAGE <input type="checkbox"/> OTHER	DATE OF EVENT:	RELATIONSHIP:	
NAME OF OTHER INSURANCE COVERAGE (INCLUDING MEDICARE)	POLICY #	MEDICARE, EFFECTIVE DATES PART A PART B	
POLICY HOLDER'S NAME:	TYPE OF COVERAGE: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> DRUG <input type="checkbox"/> VISION		

NAME (LAST, FIRST, MIDDLE)	MEDICARE #/SOCIAL SECURITY #	DATE OF BIRTH	SEX <input type="checkbox"/> M <input type="checkbox"/> F
QUALIFYING EVENT: <input type="checkbox"/> ADOPTION <input type="checkbox"/> BIRTH <input type="checkbox"/> MARRIAGE <input type="checkbox"/> OTHER	DATE OF EVENT:	RELATIONSHIP:	
NAME OF OTHER INSURANCE COVERAGE (INCLUDING MEDICARE)	POLICY #	MEDICARE, EFFECTIVE DATES PART A PART B	
POLICY HOLDER'S NAME:	TYPE OF COVERAGE: <input type="checkbox"/> HEALTH <input type="checkbox"/> DENTAL <input type="checkbox"/> DRUG <input type="checkbox"/> VISION		

Section III: Name Change

If you have a name change, indicate that change below. Please provide legal documentation of your name change such as a copy of a marriage certificate or social security card. Then sign in Section IV.

FORMER NAME (LAST, FIRST, MIDDLE)	NEW NAME (LAST, FIRST, MIDDLE)
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Section IV: Certification

I certify that the above information is correct to the best of my knowledge and belief. By my signature below I also agree to the Conditions of Enrollment specified in this form's instructions.

PENSION RECIPIENT/CONTRACT HOLDER SIGNATURE	DATE
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Insurance Enrollment/Change Request Instructions

For Public School Retirees

Enrolling In or Changing Insurance After Retirement

Use this form to enroll in one or more of the retirement system insurance plans, change from one health plan to another, or update your dependent coverage. Indicate on this application the earliest date you wish to have your insurance be effective.

If you were subject to a delayed insurance premium subsidy at retirement and wish to have your enrollment coincide with your insurance subsidy eligibility date, you must submit this form at least six months before that date.

Enrolling in an HMO. If you are considering a Health Maintenance Organization (HMO) for your health care provider, refer to the *HMO Pilot Program Option* sheet (R0379C) for provider information and details about coverage. If you decide to enroll in an HMO, contact the HMO directly for an application and include your completed HMO form with this application. Be sure to mark "ENROLL IN HMO" on page 1 of this form to indicate your enrollment data is on a separate form.

Enrolling yourself and/or another dependent for the first time. If you are enrolling yourself, your spouse, or another dependent in the retirement system's insurance *after* retirement, your coverage will begin on the first day of the sixth month after ORS receives all required forms and

proofs. For example, if we receive your *Insurance Enrollment/Change Request* form and/or HMO enrollment form with the necessary proofs of eligibility on February 10, your coverage would begin August 1.

We can waive the waiting period if you or a dependent has an involuntary loss of other group coverage or a change in your family status. If we receive your *Insurance Enrollment/Change Request* form or HMO enrollment form, along with proof of your loss of coverage, within 30 days of the event, there will be no gap in your coverage.

Changing plans. If you are currently enrolled in an HMO, you must remain in the HMO for at least six months, unless the coverage is no longer available because of a move. To change from an HMO to BCBSM, complete this form and return it to ORS along with all required proofs.

To switch from one HMO to another HMO or change from BCBSM to an HMO, request an application from the HMO and return it to ORS along with this form and all necessary proofs. DO NOT return your application to the HMO.

Coverage in the new plan will begin the first day of the second month after ORS receives your materials. For example, if we receive your application and proofs on February 10, your coverage will begin on April 1.

Self and Dependent Coverage Data

Complete all requested information for each person who will be covered under your insurance plans. If anyone is enrolled in Medicare, provide that person's Medicare card number and the effective dates of coverage for both Medicare Part A and Part B. Please send ORS a copy of the Medicare card for anyone who is under age 65.

Eligible Dependents.

Health, dental, and vision coverage for your eligible dependents is the same as yours. Those eligible are:

Your spouse. If he or she is an eligible public school retiree, you will be covered together on one contract.

Your unmarried child by birth, legal adoption, or legal guardianship:

- Through December 31 of the year he or she turns 19.
- From age 19 through December 31 of the year in which he or she reaches age 25 if a full-time student and dependent on you for support.
- If age 19 or older, physically or mentally disabled, dependent on you for support, and unable to self-sustain employment.

Your parent or parent-in-law residing in your household.

Qualifying Events

The following are considered qualifying events for the purpose of adding/deleting a dependent. You must submit the indicated proof with this application.

Photocopies are acceptable.

Adoption. Acceptable proof is adoption papers. In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support

of the child in anticipation of adoption. A sworn statement with the date of placement or a court order verifying placement is required.

Birth. Acceptable proof is a birth certificate.

Death. Acceptable proof is a death certificate.

Divorce. Acceptable proof is divorce papers.

Marriage. Acceptable proof is a marriage certificate.



www.michigan.gov/ORSschools



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(800) 381-5111

Insurance Enrollment/Change Request Instructions (Continued)

Involuntary loss of coverage in another group plan.

Provide a statement on letterhead from the terminating group insurance plan explaining who was covered, why coverage is ending, and the date coverage ends.

Adjustments to Premiums

If you are changing insurance coverage, ORS will adjust your premiums, if needed, the month your insurance becomes effective. We cannot refund premiums withheld before or in the month you report the change.

Required Proofs for Dependent Coverage

You must provide birth certificates as proof of age and relationship, tax returns as proof of dependency, school records as proof of full-time attendance, and court orders to prove legal guardianship.

If your dependent is a disabled child age 19 or older, we will also need a current letter from the attending physician stating the child is disabled and incapable of self-sustaining employment, along with any medical

If you are adding a spouse or dependent, there is a 6-month waiting period unless you have a qualifying event. The 6-month waiting period may be waived if you submit this form and required proofs within 30 days of the qualifying event.

If you enrolled in insurances before your insurance premium subsidy effective date and are paying the full premium, ORS will automatically reduce your insurance premium on your premium subsidy effective date.

records or reports that substantiate the disability, and a copy of the IRS form 1040 that identifies the child as your dependent. In addition, every year ORS may ask you to furnish proof of incapacitation and dependency.

Proof of residence is required for a parent who lives with you. Acceptable proof is a copy of driver's license or other identification showing your parent resides in your home.

Reporting Other Insurance Coverage Including Medicare

If you or your dependents enroll in other health insurance plans, including Medicare, it is your responsibility to notify ORS of any changes in your status or that of your family that may affect eligibility and/or coverage.

Your health, dental, and vision plans contain a **coordination of benefits (COB)** provision, which says you can't be reimbursed for more than the allowed cost of your care or service. If you or your dependents are covered under another group plan, the plans coordinate their reimbursement so that their combined payments don't exceed the allowed costs.

Sign up for Medicare. As soon as you or any of your covered dependents become eligible for Medicare, you must enroll in both Part A and Part B. If that happens before the age of 65, send ORS a copy of the Medicare

Card. (For most people, Medicare begins at age 65 or after 24 months of social security disability eligibility.) ***It is your responsibility to notify ORS promptly when you enroll in Medicare.*** ORS cannot make adjustments for premiums paid prior to receipt of your Medicare card.

Your health plan coordinates with Medicare. If you don't enroll in Medicare Part B, you will be personally responsible for any medical expenses that would be covered by Medicare. Your retirement system health plan will continue to pay for any of the plan's covered benefits that are not covered by Medicare.

Medicare D is a prescription drug program introduced by the federal government in 2006. Your insurance carrier (Blue Cross/Blue Shield or your HMO) will automatically enroll you in Medicare Part D. Be sure your carrier knows your Medicare number.

Conditions of Enrollment

By enrolling in these insurances, you and your family members are bound by all conditions stated in the plan. You agree to notify ORS of any changes in your status and that of your family that may affect eligibility and/or coverage. You agree that if claims are paid on an ineligible individual, the cost of such claims may be deducted from future pension checks.

You authorize the administrator selected by ORS to obtain from providers of service any and all records and other information relating to you and your covered family members. You understand such information may be made available to ORS, on a confidential basis, for the purpose of evaluating the operation and efficiency of the plans and providers. The duration of this authorization extends for the period of your coverage under the plan.